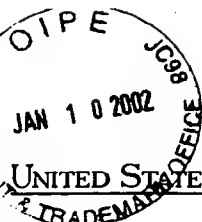


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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/996,576	11/30/2001	Yves Audebert	L741.01110

CONFIRMATION NO. 3802

FORMALITIES LETTER



OC000000007191964

STEVENS, DAVIS, MILLER & MOSHER, L.L.P.
1615 L Street, N.W., Suite 850
Washington, DC 20036

Date Mailed: 12/13/2001

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*



Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

**COPY OF PAPERS
ORIGINALLY FILED**



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Inventors: Yves AUDEBERT, et al.

Application No.: 09/996,576

Filed: November 30, 2001

For: FINANCIAL RISK MANAGEMENT SYSTEM AND METHOD

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS

Assistant Commissioner of Patents
Washington, DC 20231

Dear Sir:

In response to the Notice to File Corrected Application Papers dated December 13, 2001, submitted herewith are 4 sheets of drawings to substitute the originally filed drawings in compliance with 37 CFR 1.84.

Respectfully submitted,

Date: January 10, 2002

James E. Ledbetter
Registration No. 28,732

JEL/ejw

Attorney Docket No. JEL L741.01110
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